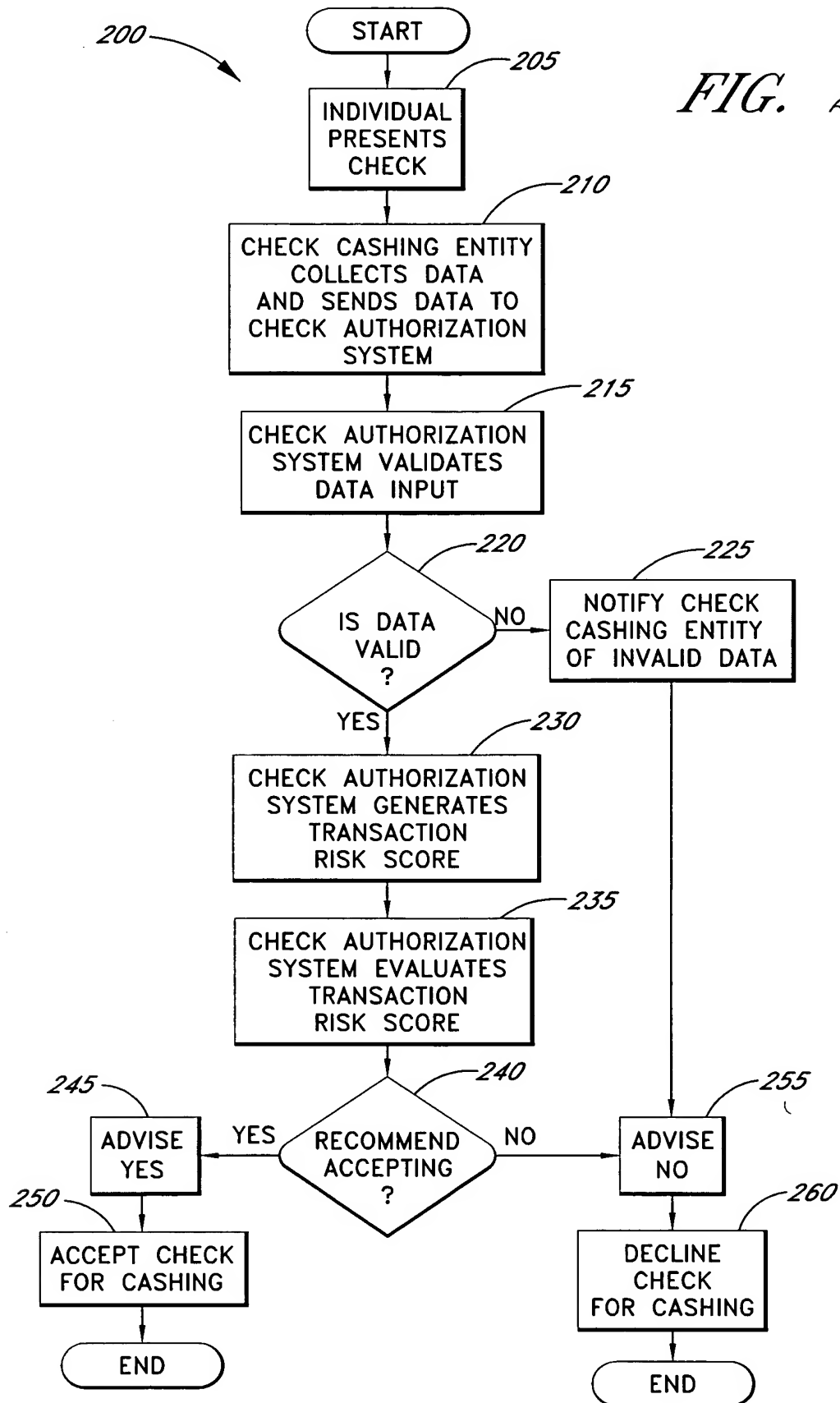
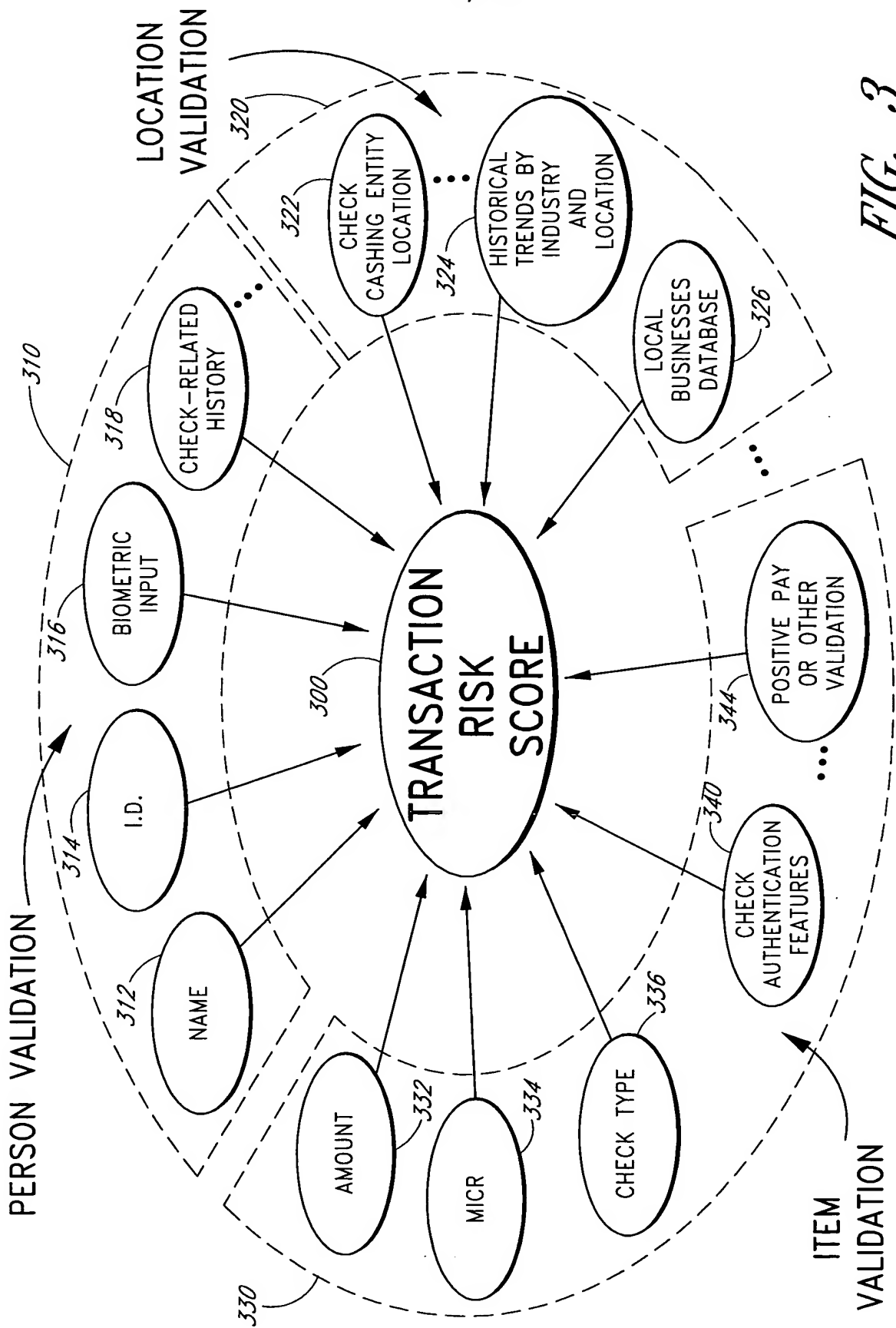


FIG. 1

FIG. 2



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| <u>Variable</u> | <u>Value</u> | <u>Score</u> |
|--------------------------|--------------|--------------|
| Check Amount | \$5000 | 10 |
| Positive Pay | Item Paid | -1000 |
| Local Employer | Yes | 50 |
| Company Size | 1000 | 50 |
| Insignia Confidence | Very Weak | 0 |
| Biometric Confidence | Not Used | 50 |
| Previous History | Neutral | 10 |
| Total Amt. Checks/6 days | \$8000 | 10 |
| | | Total: -820 |

(Cutoff = 235)

TRANSACTION DENIED

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| SCORE CALCULATION B | | |
|--------------------------|--------------|--------------|
| <u>Variable</u> | <u>Value</u> | <u>Score</u> |
| Check Amount | \$100 | 49 |
| Positive Pay | No Match | -100 |
| Local Employer | No | 0 |
| Company Size | 250 | 40 |
| Insignia Confidence | 70% Conf. | 46 |
| Biometric Confidence | 55% Conf. | 20 |
| Previous History | Average | 44 |
| Total Amt. Checks/6 days | \$1000 | 45 |
| Total: | | 144 |
| (Cutoff = 235) | | |
| TRANSACTION DENIED | | |

| <u>Variable</u> | <u>Value</u> | <u>Score</u> |
|--------------------------|--------------|--------------|
| Check Amount | \$1000 | 47 |
| Positive Pay | Match | 500 |
| Local Employer | Yes | 50 |
| Company Size | 1000 | 50 |
| Insignia Confidence | Excellent | 72 |
| Biometric Confidence | Not Used | 50 |
| Previous History | Preferred | 236 |
| Total Amt. Checks/6 days | \$1500 | 45 |
| Total: 1050 | | 440 |

(Cutoff = 235)

TRANSACTION APPROVED

| <u>Variable</u> | <u>Value</u> | <u>Score</u> |
|--------------------------|---------------|--------------|
| Check Amount | \$100 | 49 |
| Positive Pay | Data Unavail. | 50 |
| Local Employer | Unknown | 30 |
| Company Size | Unknown | 30 |
| Company Size | Unknown | 30 |
| Insignia Confidence | Not Used | 46 |
| Previous History | Above Avg. | 50 |
| Total Amt. Checks/6 days | \$1000 | 45 |
| Total: | | 340 |

(Cutoff = 235)

TRANSACTION APPROVED

SCORE CALCULATION D

SCORE CALCULATION C

FIG. 4

[illegible]

FIG. 5

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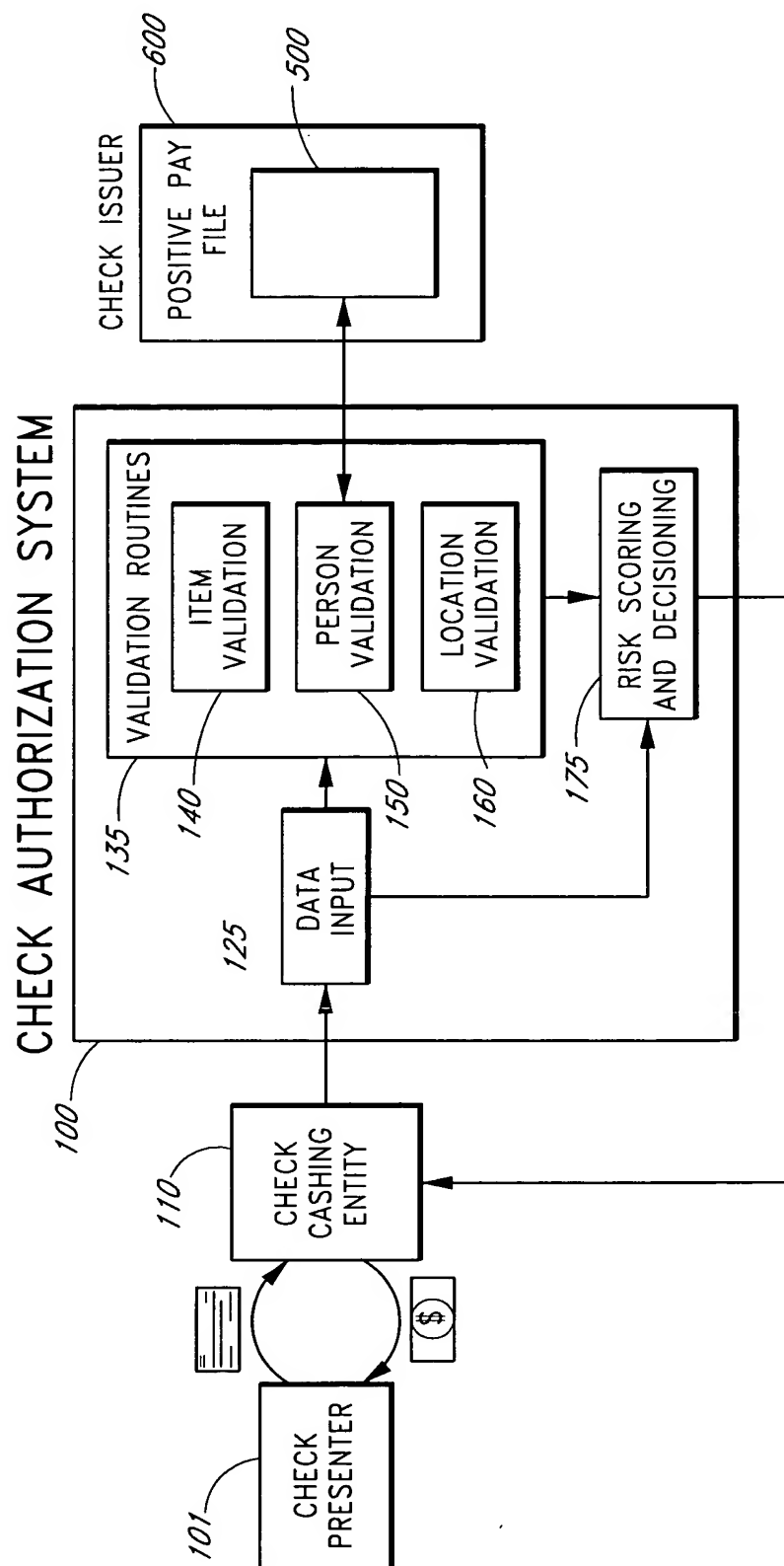


FIG. 6A

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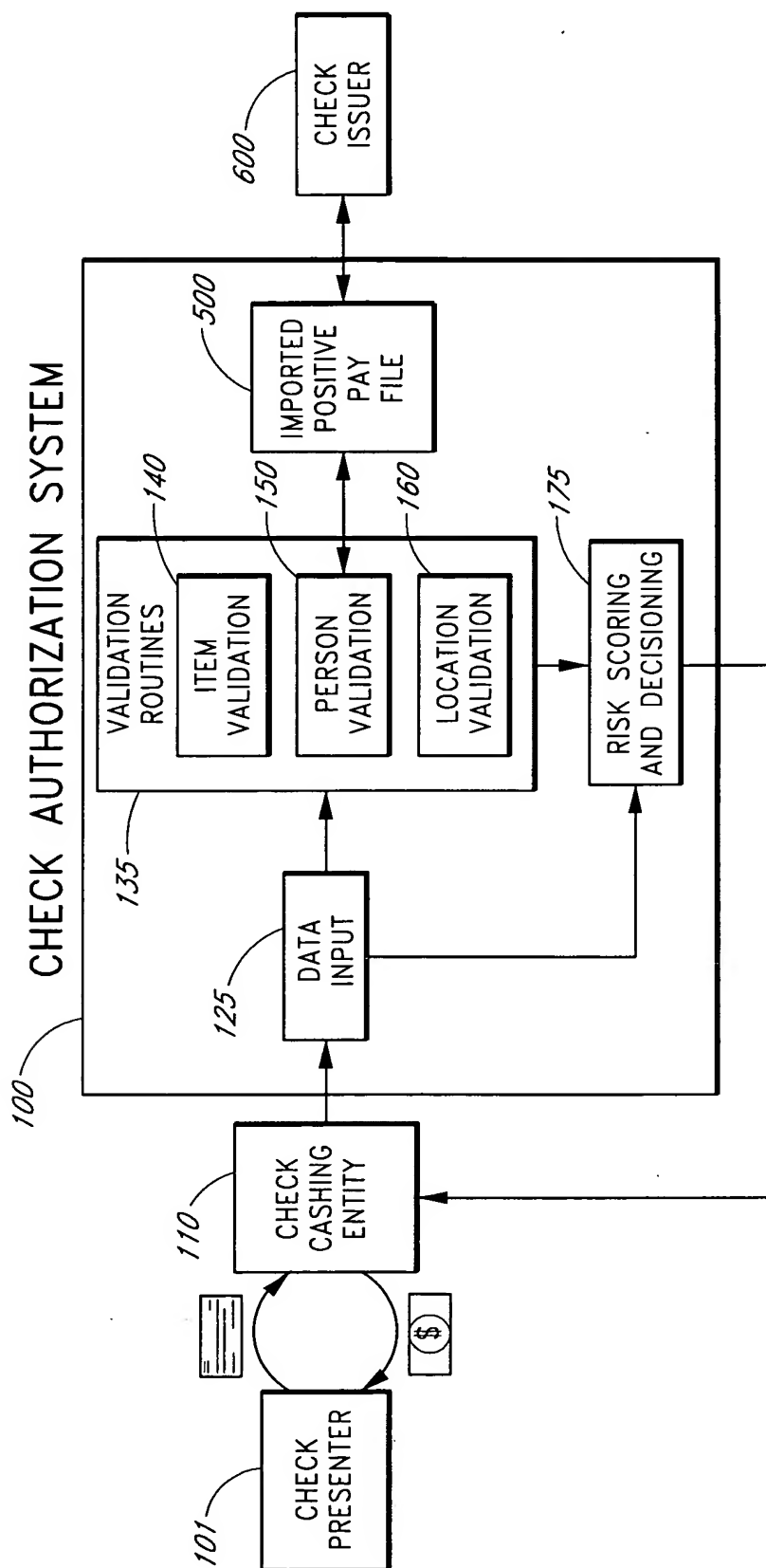


FIG. 6B

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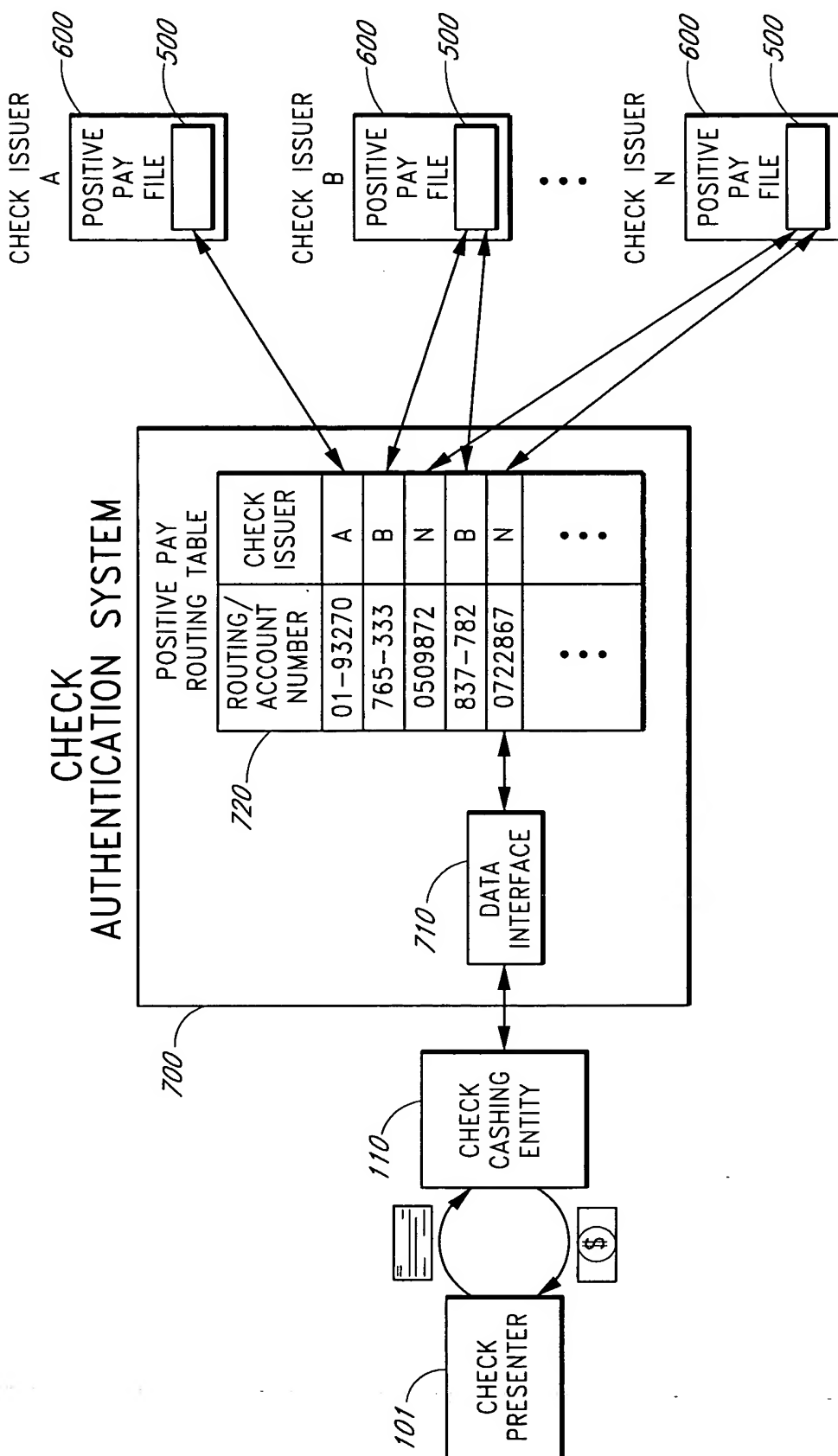


FIG. 7A

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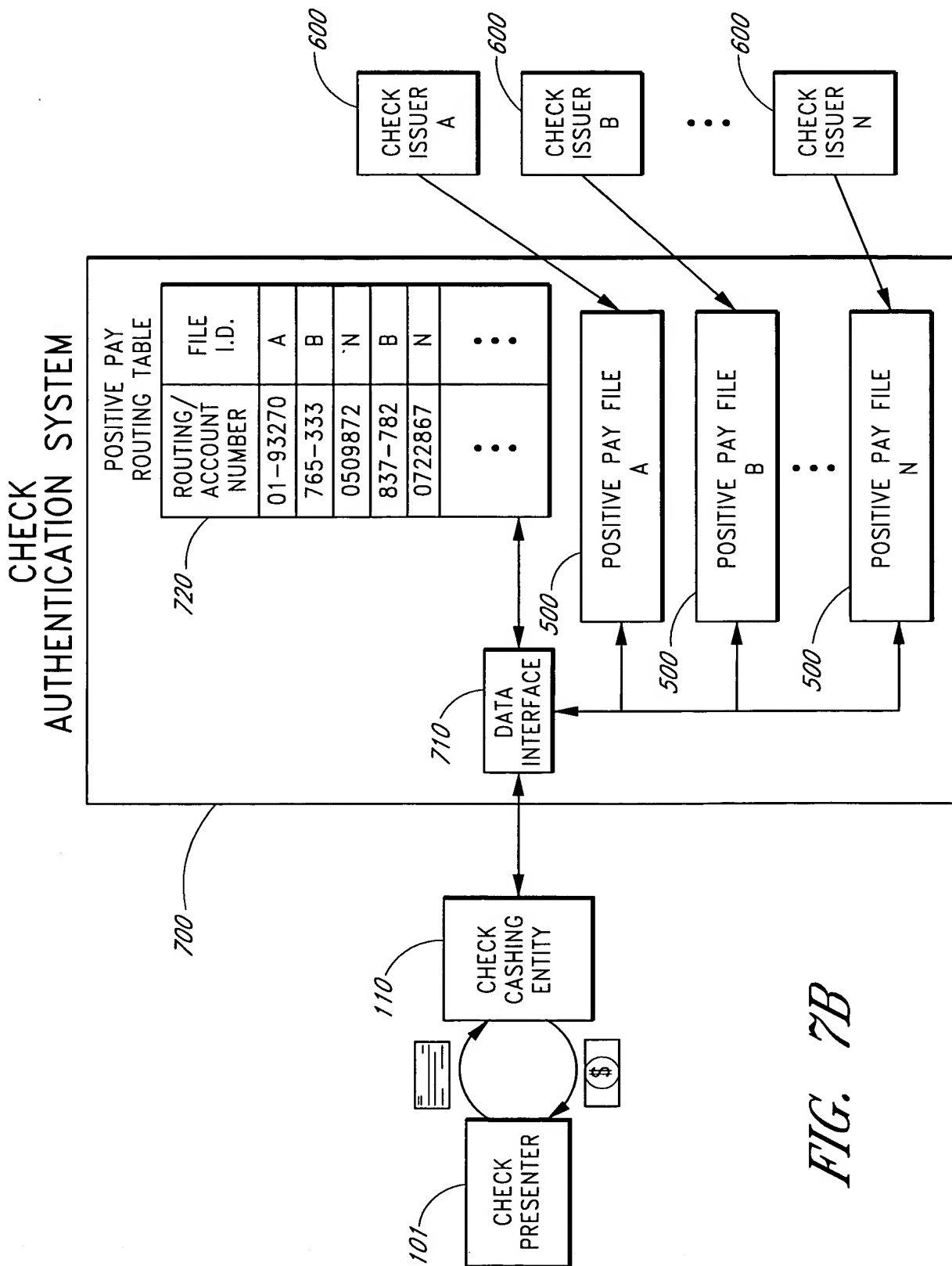


FIG. 7B

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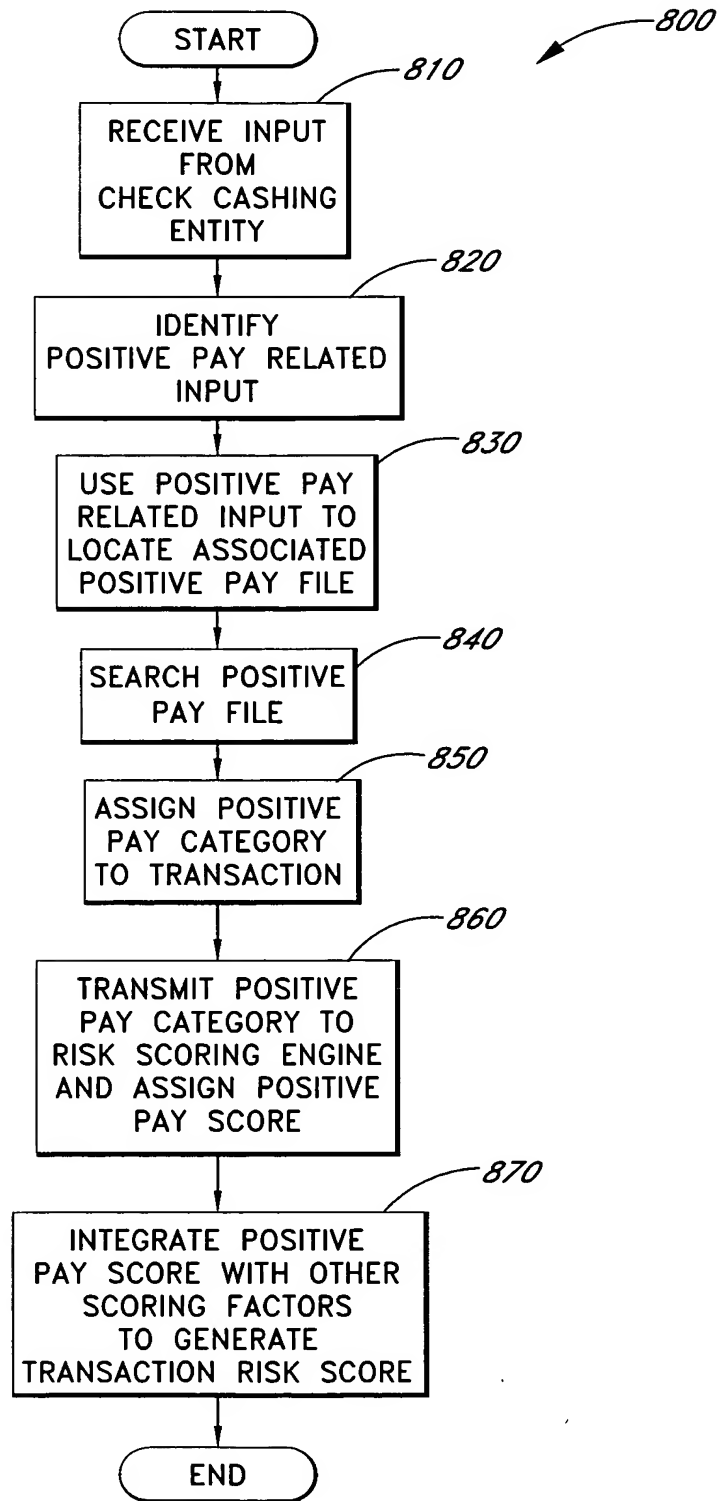


FIG. 8

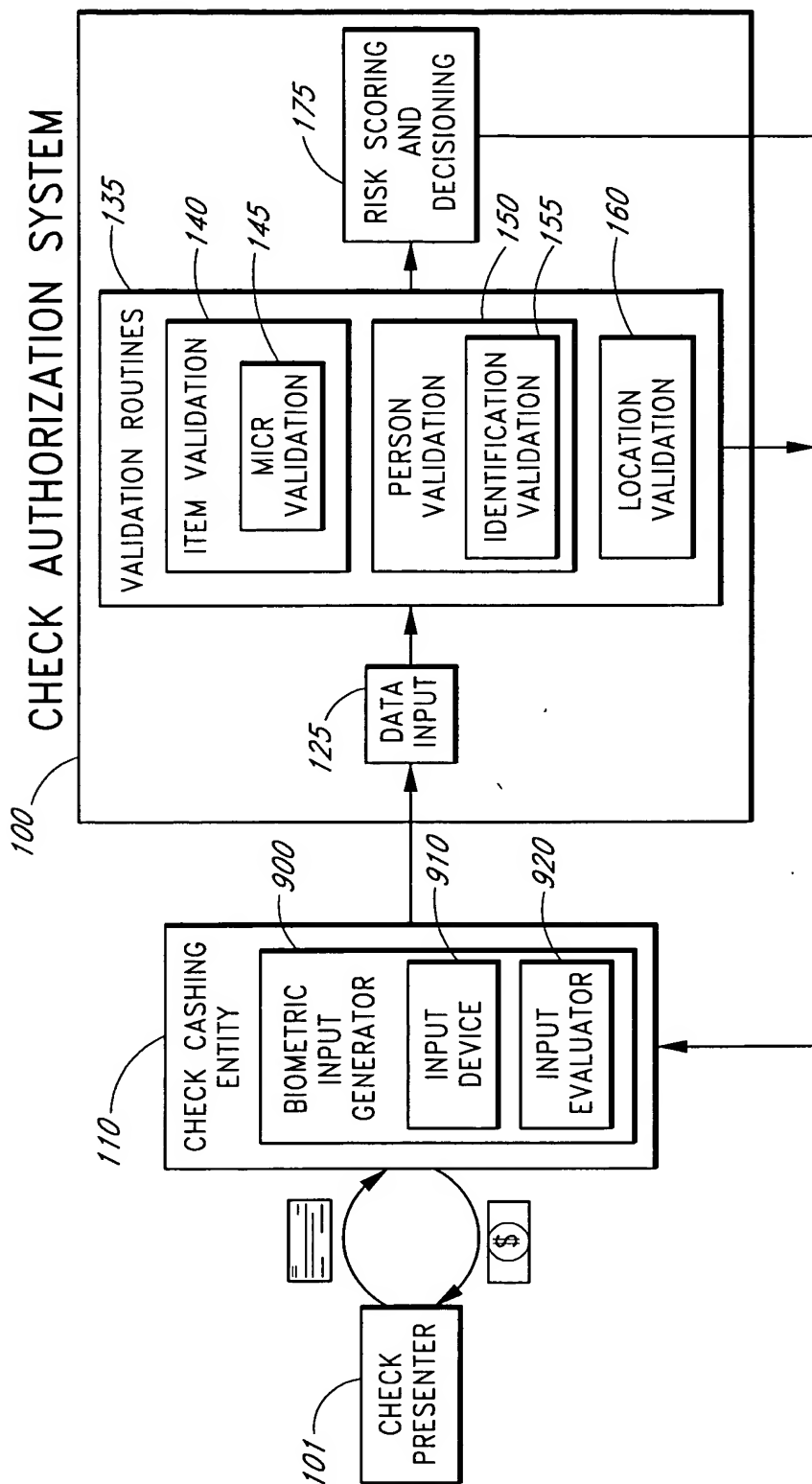


FIG. 9A

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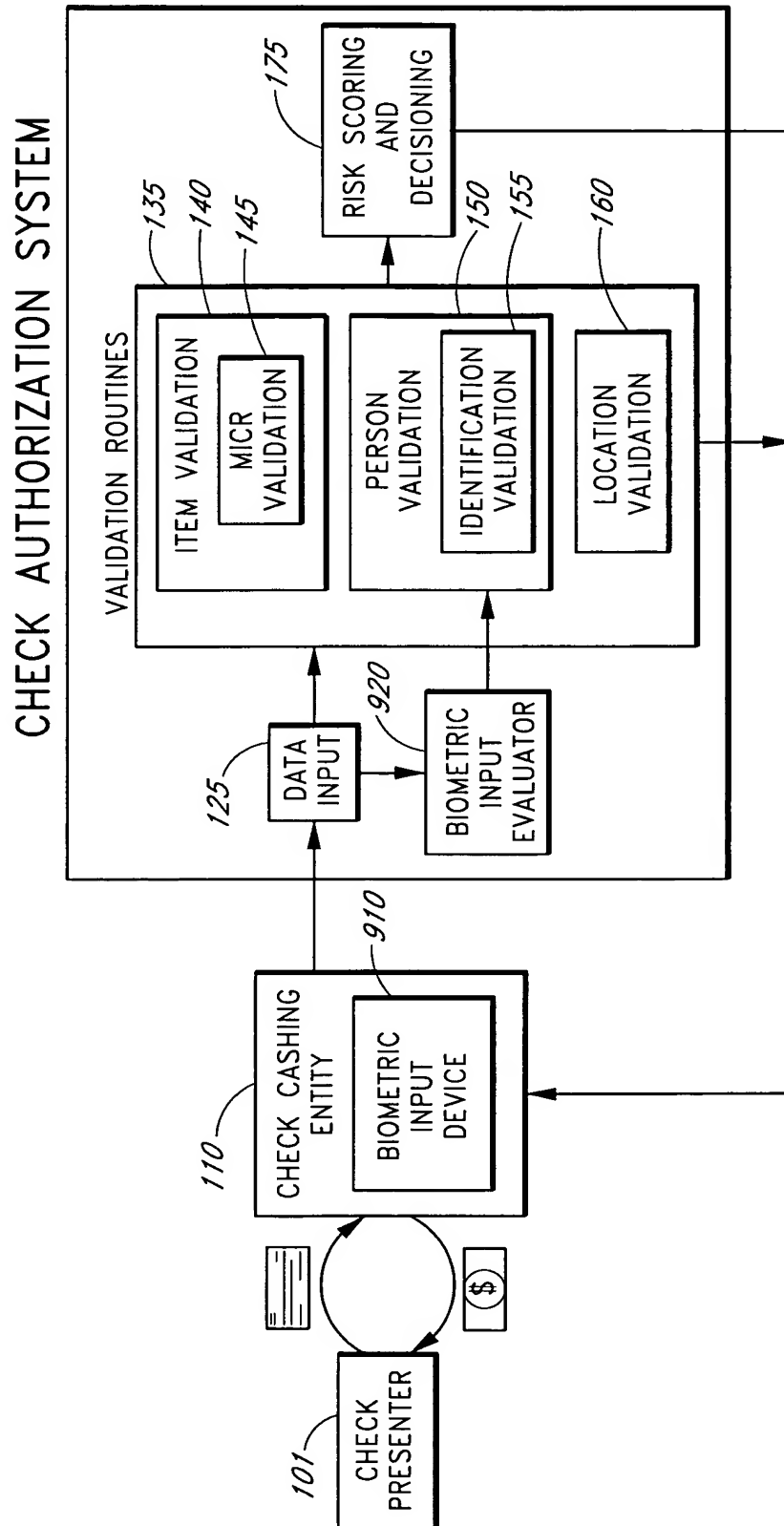


FIG. 9B

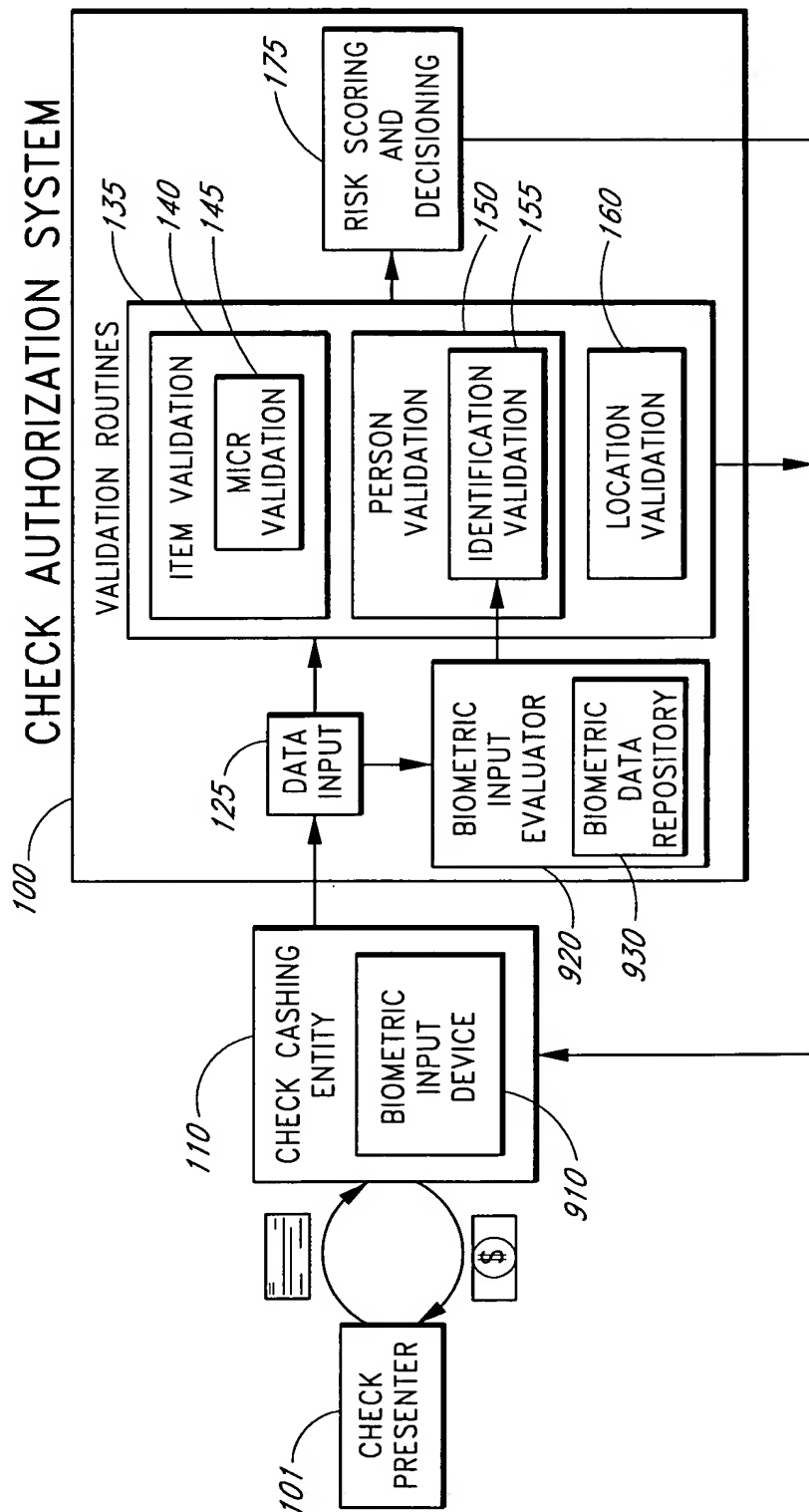


FIG. 9C

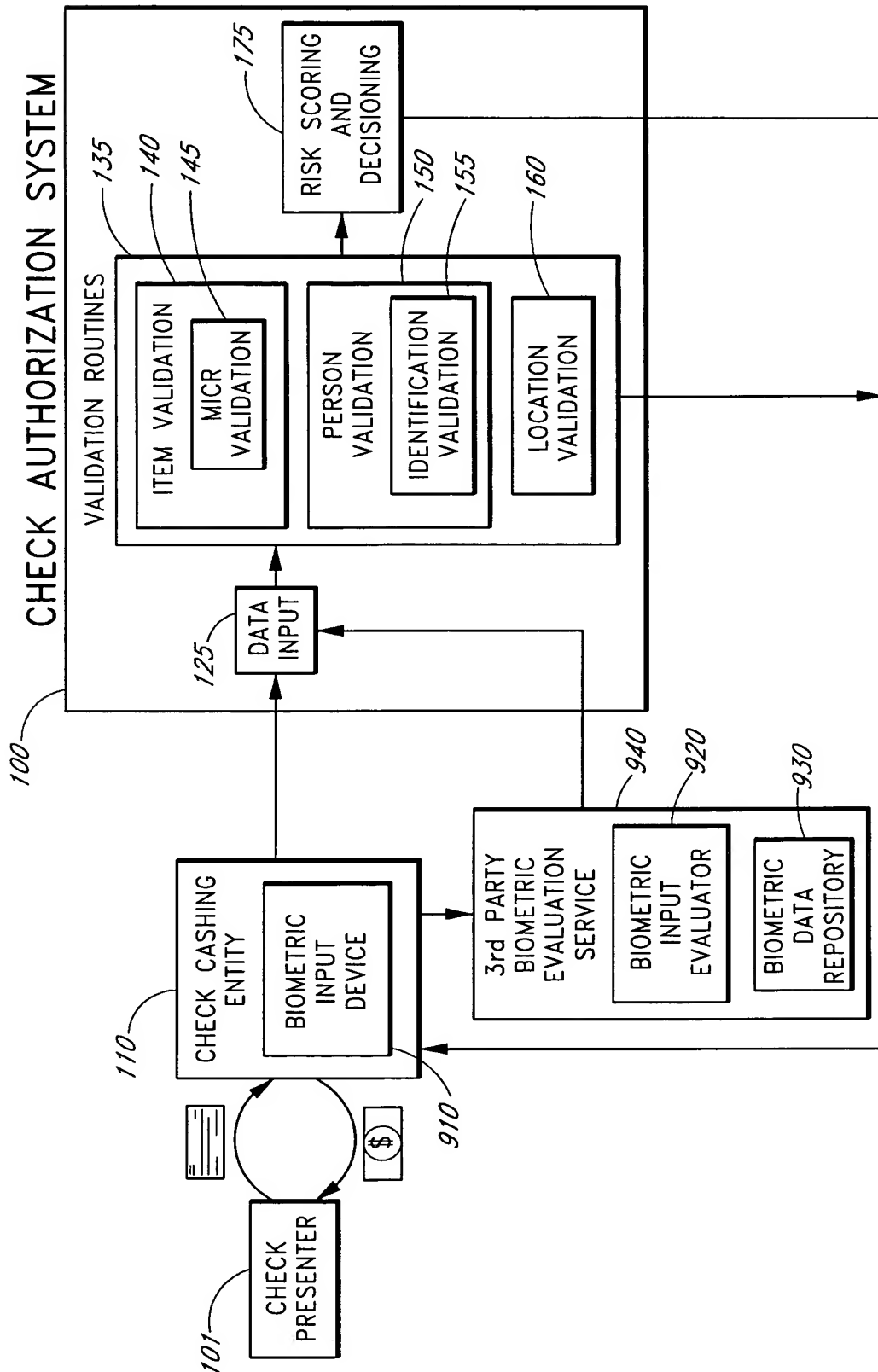


FIG. 9D

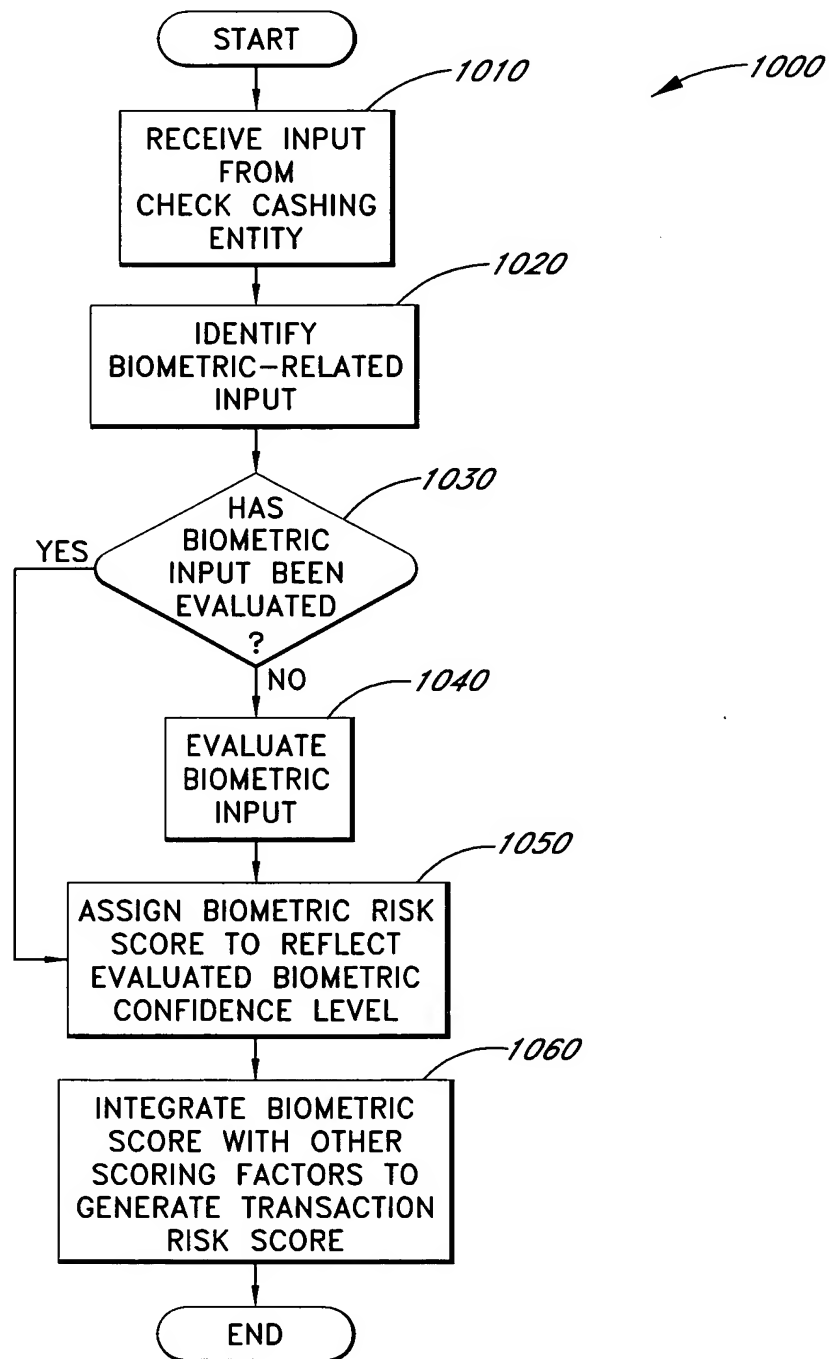


FIG. 10

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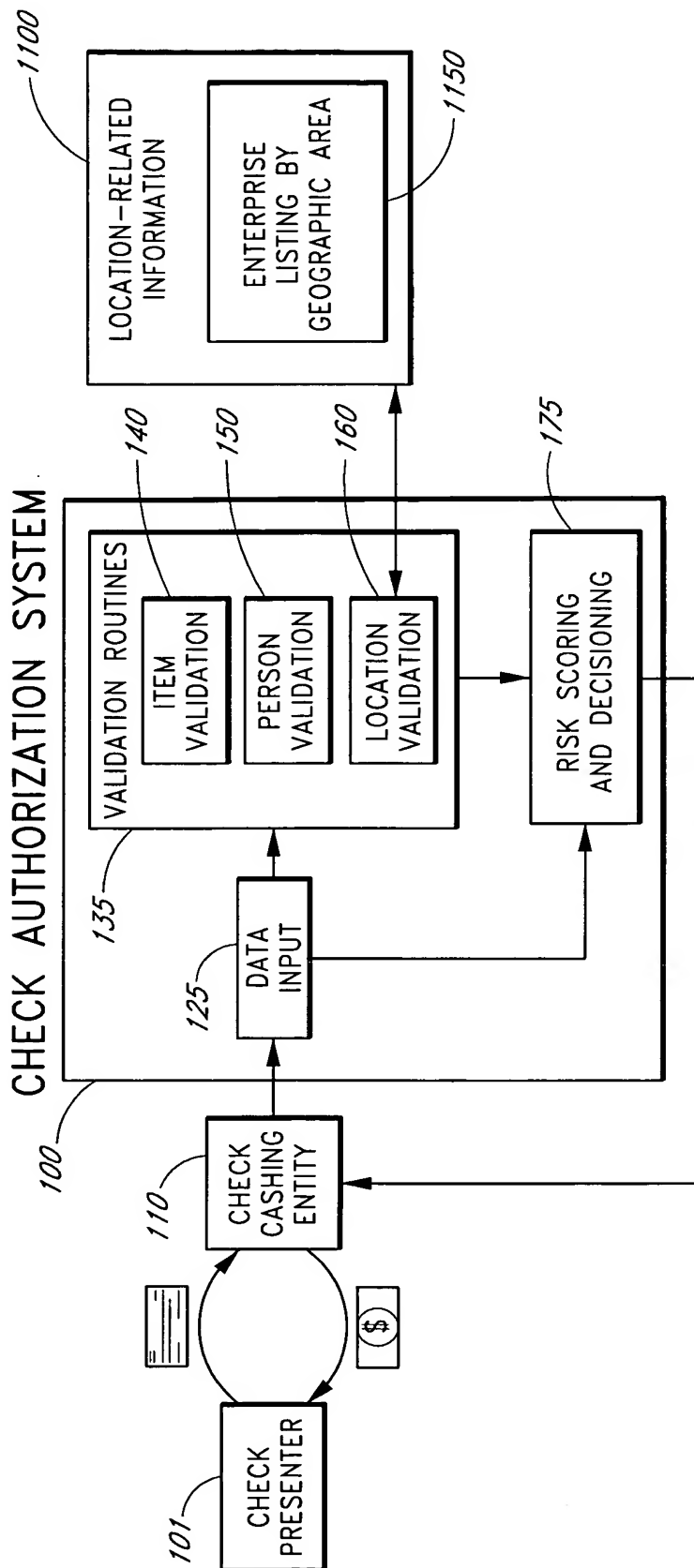


FIG. 11A

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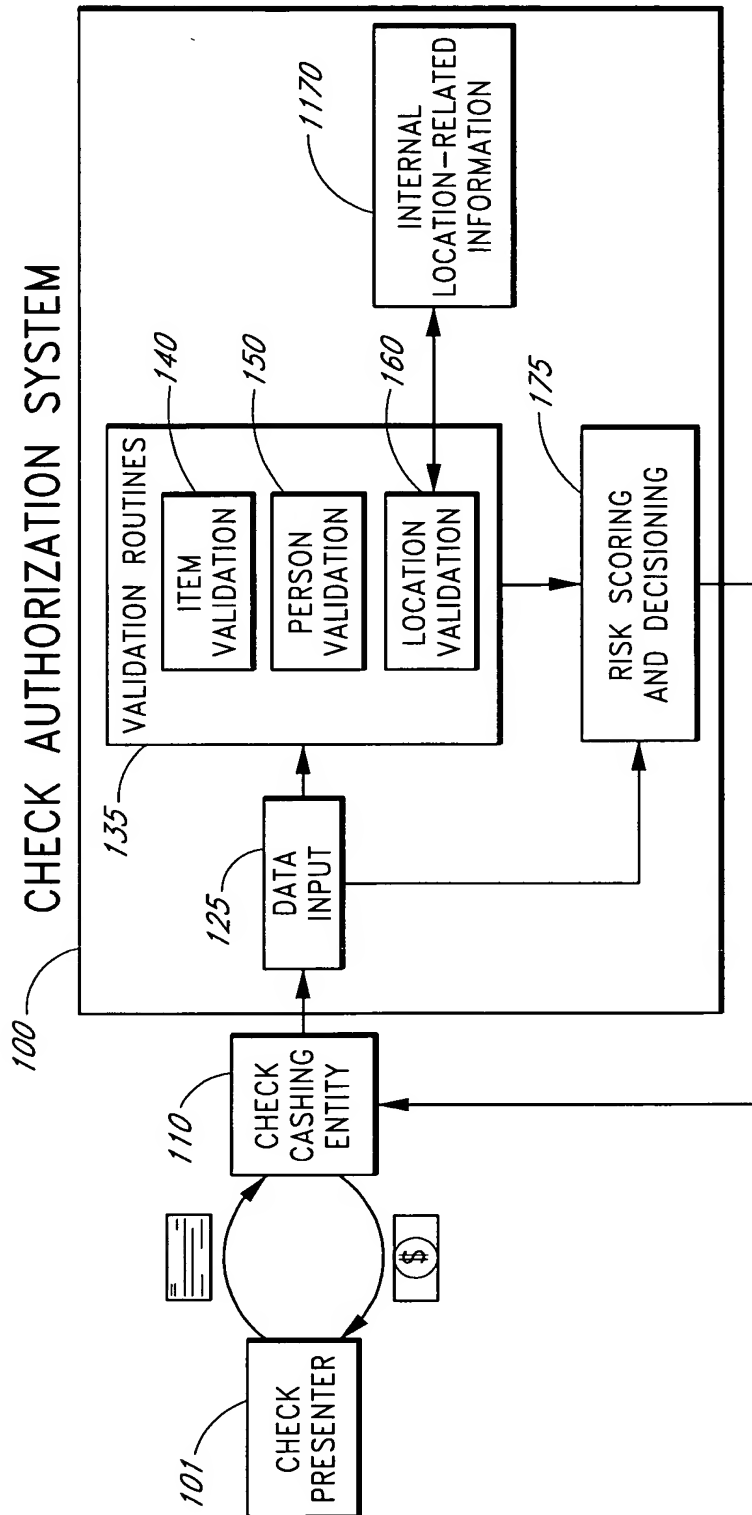


FIG. 11B

1170 ↗

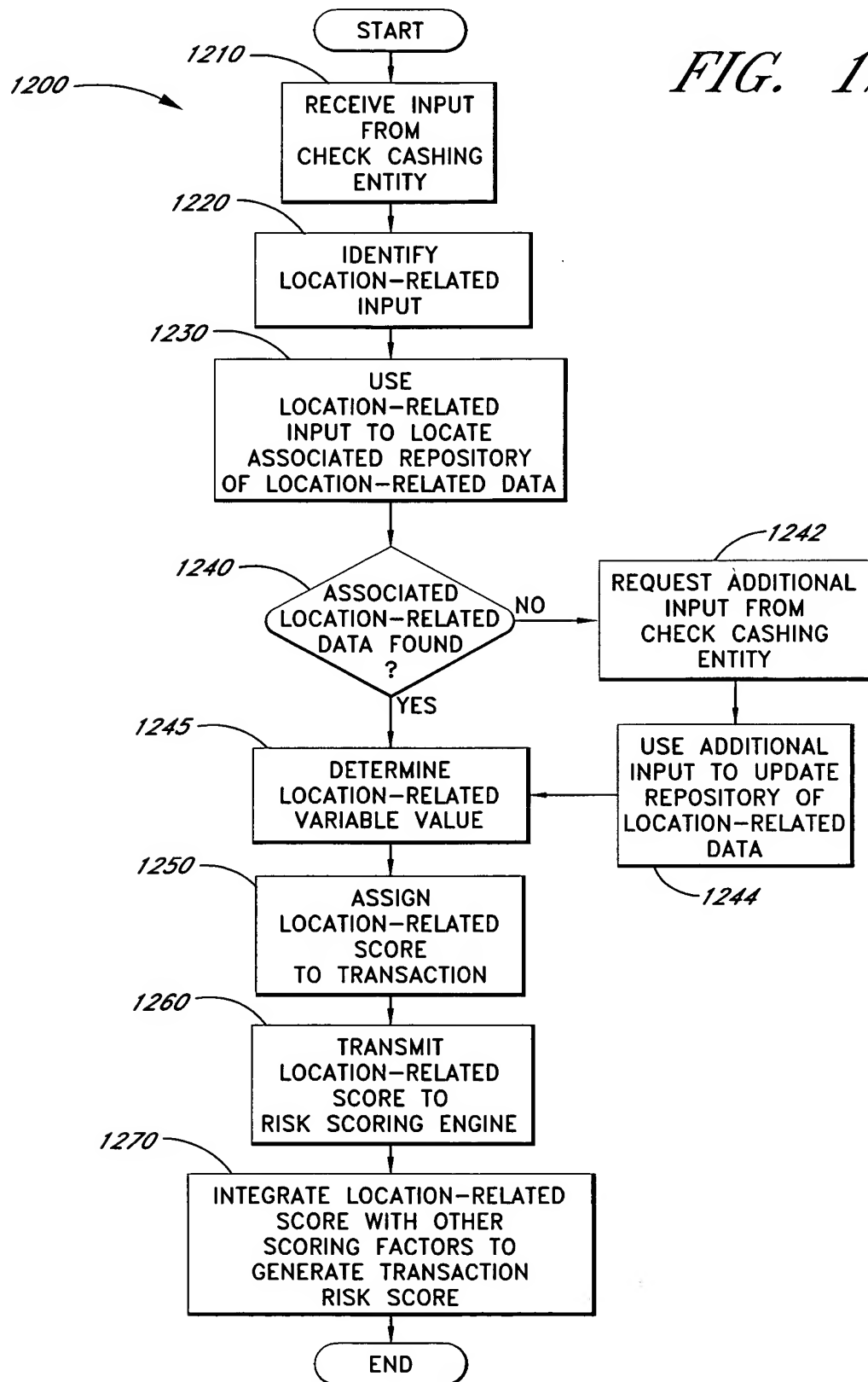
| ROUTING NUMBER | ACCOUNT NUMBER | PAYOR NAME | PAYOR LOCATION | ... |
|-------------------|-------------------|---------------|-------------------|-----|
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |
| | | | | |

1171 1172 1173 1174

FIG. 11C

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FIG. 12



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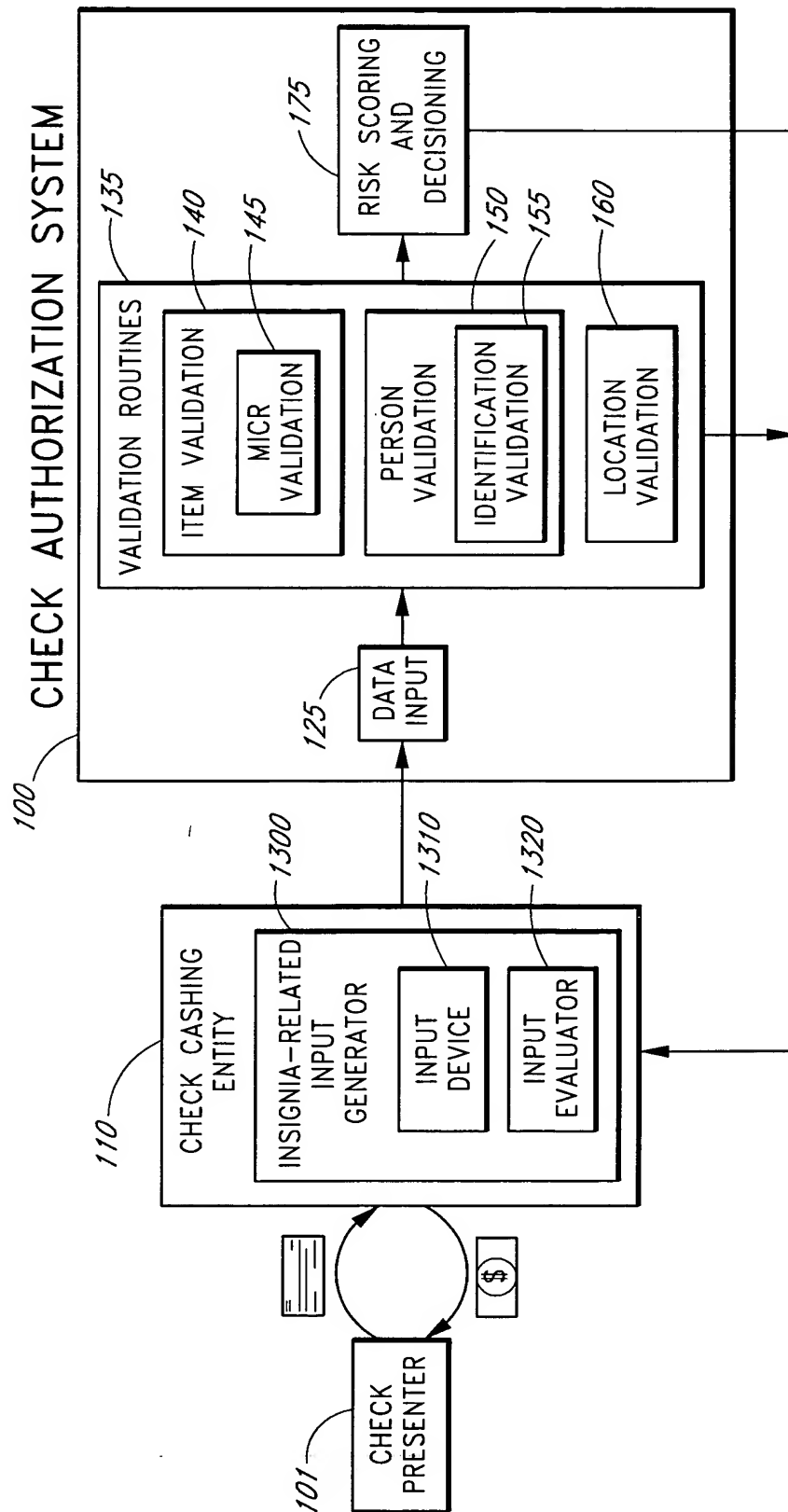


FIG. 13A

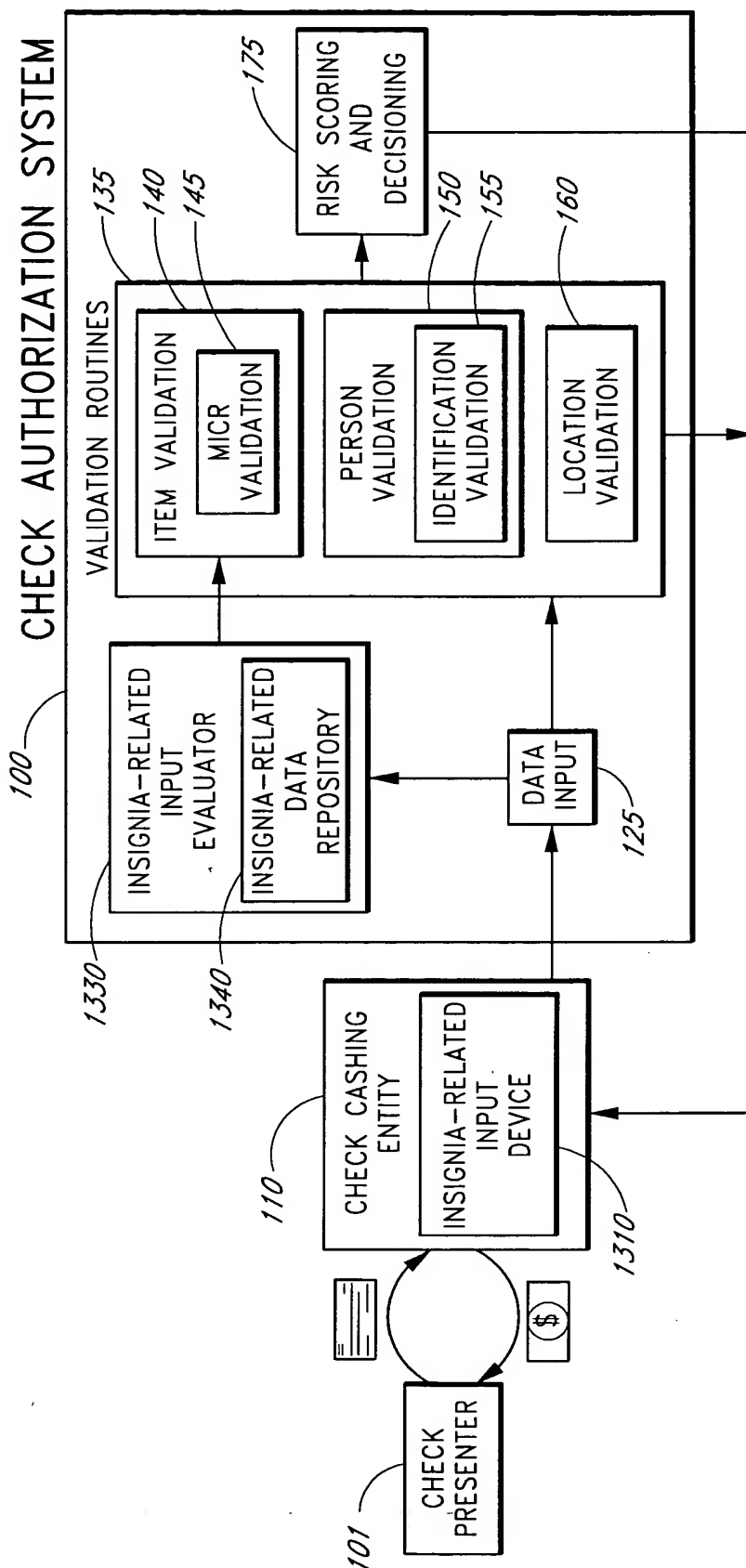


FIG. 13B

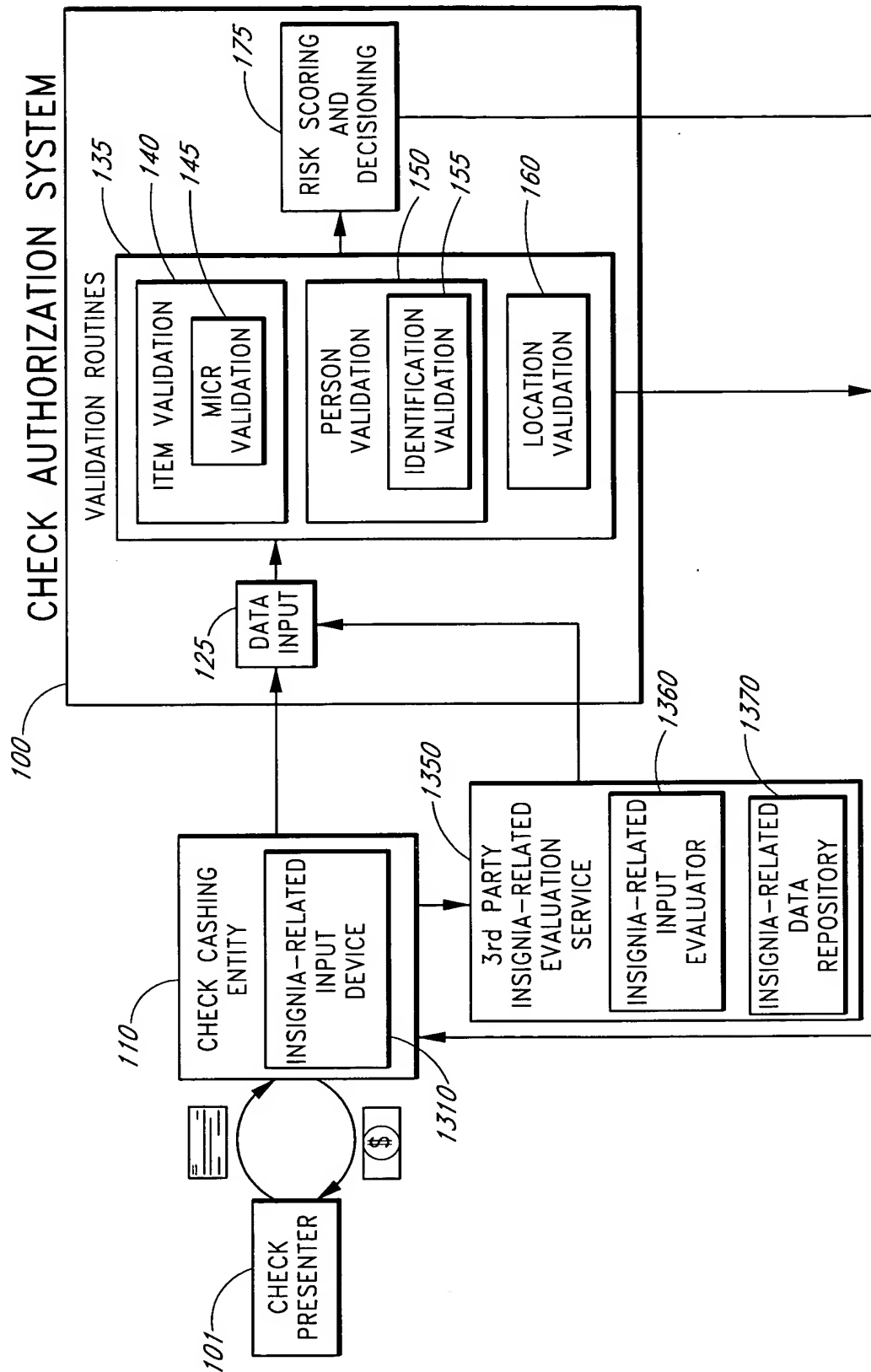


FIG. 13C

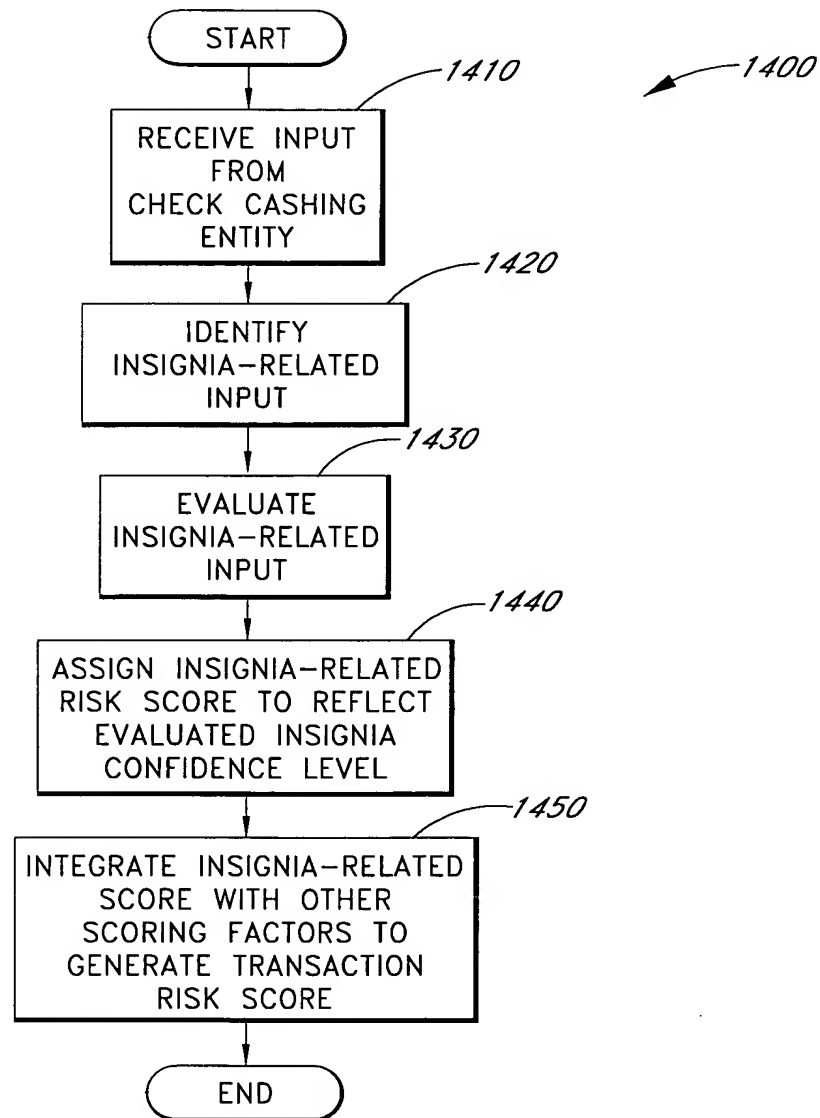


FIG. 14